

**UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA**

State of Minnesota, by its
Attorney General Lori Swanson,

Civil File No. 12-145 RHK/JJK

Plaintiff,

v.

AFFIDAVIT OF BRUCE FOLKEN

Accretive Health, Inc.,

Defendant.

Bruce Folken, being first duly sworn on oath, state as follows:

1. My name is Bruce Folken. I grew up in Austin, Minnesota. I graduated from Austin High School in 1968. I graduated from the University of Minnesota in 1973 with a degree in marketing education. I served in the Minnesota National Guard from 1971 to 1977, where I was a truck driver, clerk, and MP. I was employed by American Greetings for 33 years before I retired. I managed the greeting card departments in hundreds of stores, ending with Target stores. I have been married to my wife, Deb, for 40 years. We have two boys, Jason and Alex, and two grandchildren. I am active in my community. I serve on a citizen advisory committee for Dakota County. I also head the Yellow Ribbon Network initiative in Apple Valley. Yellow Ribbon is a community program that provides assistance to military members and their families during and after deployment. I and other members of the community developed and launched the Yellow Ribbon program in Apple Valley, and it is becoming a model not just to help veterans,

but, hopefully, a model for how to serve others in the community who are in need of assistance. On March 30, the Apple Valley Yellow Ribbon program was recognized at a ceremony attended by the Minnesota Governor, Minnesota Congressman John Kline, and community and public leaders. We are currently helping an active international guardsman who is facing housing problems. To keep busy, I have a part time job at a local tax service.

2. On March 23, 2012, while I was at work, my left side became numb, my hand began to tingle, I began to sweat profusely, and my blood pressure soared. Concerned that I may be having a stroke or heart attack, I left the office and went to a medical clinic in Apple Valley around noon that day. I called my wife, Deb, to meet me at the clinic because of the severity of my symptoms. The clinic performed some tests and advised me to go to the Emergency Room. Deb drove me to the Emergency Room at Fairview Ridges Hospital, which was just a short distance away.

3. At the hospital, the doctors considered my medical situation to be very serious. I was hooked up to an IV, a blood pressure machine, and a heart monitoring machine. My blood pressure was very high. Doctors and nurses were buzzing in and out of my room, hooking me up to machines and taking tests. I was taken for a chest scan and then returned to my room. After the first barrage of tests, but before anyone knew what was wrong with me, I was left alone in the room and it became quiet for the first time. My wife was waiting in the lobby. I was groggy, had pain in my chest, and was not feeling well. I was wondering if I would be around to watch my grandkids grow up.

As I was laying in the patient bed hooked up to an IV and various heart monitoring devices, a finance person came into my room. She asked me for some demographic information, told me I had a high deductible insurance plan, and asked me for payment of \$493.60. The woman seemed insistent that I pay, and I was concerned about the consequences of not doing so. My medical situation was serious, and I knew I needed to be diagnosed and treated. I felt like I couldn't say "no" and that I better pay. I was concerned whether my quality of care would decrease or I would receive less care if I didn't pay up. I was undressed with a sheet over me. My wallet was in my pants on the wall hook near the door. The finance woman brought me my pants, and I got my health savings card out of my wallet. I have health insurance coverage with HealthPartners and maintain an HSA account for out-of-pocket expenses. She scanned my health savings card for \$493.60. I am not sure how she arrived at that amount, and she did not give me any explanation for the charges. She did give me a receipt, which is attached. I left the receipt laying on my chest until my wife came into the room. I told my wife what had happened with the collection person. After I paid, the doctor and nurses continued to do more tests on me, including a CT scan to my head. The doctor was concerned that I may have had a stroke. The head scan occurred after the collection visit. I was wondering if the finance lady would come back and ask for more money because of the additional tests that I needed.

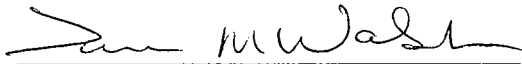
4. Attached is an itemized statement I requested from Fairview for my March 23rd visit to the Emergency Room. The statement states that I was overcharged \$177.42

and am owed a refund from Fairview. Shortly after my visit, I completed a Fairview survey. I expressed concern about the collection visit I received in the Emergency Room in the midst of being diagnosed. On Friday, April 27, 2012, I received a call from a Fairview representative, Jenna Andeberg. She asked me what Fairview could do to make me happy. I told her I would never be happy about receiving a bedside collection visit in the Emergency Room. She then asked me if there was a certain dollar amount that would "make me happy."

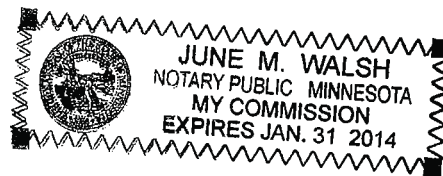


BRUCE FOLKEN

Subscribed and sworn to before me
this 3 day of May,
2012.



Notary Public





Flex Spending

Patient Payment Receipt

Terminal Operator: Operator #59
Transaction Date: Mar 23 2012 1:17PM
Batch #: 117223

Payment Information

Charges

Patient	AR Number	Date of Service	Service Code	Amount Due	Payment
Bruce Folken 13250 Huntington Ter, Apple Valley, MN 56124-9480		03/23/2012	RHER	\$ 493.60	\$ 493.60

Total Paid: \$ 493.60

Payment Method:

Card Number:

Cardholder's Name: BRUCE FOLKEN

Authorization Code:

Signature: *[Signature]*

Business office 612 672-6724

FAIRVIEW HEALTH SERVICES
PO Box 9372

MINNEAPOLIS, MN-55440-9372
Ph: (612) 672-6724

Guarantor Name & Address

FOLKEN, BRUCE
13250 HUNTINGTON TER

APPLE VALLEY, MN 55124-9480

Account ID

Visit ID

Detailed Bill For

Patient Name: FOLKEN, BRUCE A
Account Class: Emergency
Attending Physician: THACKER, JENNY LYNN

Admission Date:

Discharge Date:

Charges

Service Date	Rev. Code	Proc. Code	Description	Qty.	Amount
Hospital Charges					
	0250	25000125		1	6.20
	0255	Q9967.005		100	150.00
	0259	25900017		1	5.90
	0260	96360		1	318.00
	0300	36415		1	29.00
	0300	36415		1	29.00
	0300	80048.000		1	129.00
	0300	83874.001		1	114.00
	0300	84484.003		1	87.00
	0300	84484.003		1	87.00
	0300	85025.001		1	123.00
	0300	85379		1	98.00
	0320	71020		1	290.00
	0350	71260		1	1,085.00
	0351	70450		1	826.00
	0450	99284.00125		1	632.00
	0730	93005.009		2	346.00
Total hospital charges:					4,355.10

Payments

Post Date	Recd. From	Amount
Hospital Payments		
	Account/Patient	-493.60
		-1,473.59
Total hospital payments:		-1,967.19

Adjustments

Post Date	Adj. For	Amount
Hospital Adjustments		
[REDACTED]	[REDACTED]	-2,565.33
Total hospital adjustments:		-2,565.33

Total balance:	-177.42
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